



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office

NOTICE OF ALLOWANCE AND ISSUE FEE DUE

LM12/0424

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APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
09/134,451	08/14/98	128	ROSEN, N 2764	04/24/00
First Named Applicant: GRAFF, 35 USC 154(b) term ext. = 0 Days.				

TITLE OF INVENTION: SYSTEM AND METHODS FOR COMPUTING TO SUPPORT DECOMPOSING PROPERTY INTO SEPARATELY VALUED COMPONENTS

ATTY'S DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEE DUE	DATE DUE
2 GRAFF-P1-98	705-036.000	L54	UTILITY	YES	\$605.00	07/24/00

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED.

THE ISSUE FEE MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED.

HOW TO RESPOND TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is changed, pay twice the amount of the FEE DUE shown above and notify the Patent and Trademark Office of the change in status, or
- B. If the status is the same, pay the FEE DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay FEE DUE shown above, or
- B. File verified statement of Small Entity Status before, or with, payment of 1/2 the FEE DUE shown above.

II. Part B-Issue Fee Transmittal should be completed and returned to the Patent and Trademark Office (PTO) with your ISSUE FEE. Even if the ISSUE FEE has already been paid by charge to deposit account, Part B Issue Fee Transmittal should be completed and returned. If you are charging the ISSUE FEE to your deposit account, section "4b" of Part B-Issue Fee Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give application number and batch number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PATENT AND TRADEMARK OFFICE COPY

Notice of Allowability

Application No.
09/134,451

Applicant(s)
Graff

Examiner
Nicholas D. Rosen

Group Art Unit
2764



All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance and Issue Fee Due or other appropriate communication will be mailed in due course.

☒ This communication is responsive to papers filed January 18, February 23, and April 13, 2000

☒ The allowed claim(s) is/are 1-128

☐ The drawings filed on _____ are acceptable.

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

A SHORTENED STATUTORY PERIOD FOR RESPONSE to comply with the requirements noted below is set to EXPIRE **THREE MONTHS** FROM THE "DATE MAILED" of this Office action. Failure to timely comply will result in ABANDONMENT of this application. Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

☐ Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL APPLICATION, PTO-152, which discloses that the oath or declaration is deficient. A SUBSTITUTE OATH OR DECLARATION IS REQUIRED.

☒ Applicant MUST submit NEW FORMAL DRAWINGS

☐ because the originally filed drawings were declared by applicant to be informal.

☒ including changes required by the Notice of Draftsperson's Patent Drawing Review, PTO-948, attached hereto or to Paper No. 3.

☐ including changes required by the proposed drawing correction filed on _____, which has been approved by the examiner.

☐ including changes required by the attached Examiner's Amendment/Comment.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the reverse side of the drawings. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

☐ Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Any response to this letter should include, in the upper right hand corner, the APPLICATION NUMBER (SERIES CODE/SERIAL NUMBER). If applicant has received a Notice of Allowance and Issue Fee Due, the ISSUE BATCH NUMBER and DATE of the NOTICE OF ALLOWANCE should also be included.

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

☒ Interview Summary, PTO-413

3 ☒ Examiner's Amendment/Comment

☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

☒ Examiner's Statement of Reasons for Allowance

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1. Claims 1-128 have been examined.

Allowable Subject Matter

2. Claims 1-26 are allowed.
3. Claim 27 is allowed.
4. Claims 32-71 are allowed.
5. Claims 72-91 are allowed.
6. Claim 92 is allowed.
7. Claim 93 is allowed.
8. Claims 99-122 are allowed.
9. The following is an examiner's statement of reasons for allowance: The most nearly analogous prior art appears to be stripping bonds to create zero coupon bonds and separate streams of coupons, as disclosed, for example, by Roberts et al. However, while Roberts et al. disclose most of the limitations of independent claims 1, 27, 32, 72, 92, 93, and 99, Roberts et al. and the other prior art of record in separately valuing and selling such financial products disclose only the separate sale of parts of existing properties, and do not teach or suggest the temporal decomposition of property into components, as recited in independent claims 1, 27, 72, 92, 93, and 99.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

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fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

10. Claim 28 is allowed.
11. Claim 29 is allowed.
12. Claims 30 and 123 are allowed.
13. Claims 31 and 124 are allowed.
14. The following is an examiner's statement of reasons for allowance: The most nearly analogous prior art appears to be stripping bonds to create zero coupon bonds and separate streams of coupons, as disclosed, for example, by Roberts et al. However, while Roberts et al. disclose most of the limitations of claims 28, 29, 30, and 31, Roberts et al. and the other prior art of record in separately valuing and selling such financial products disclose only the computer-implemented calculation of market-based valuations of components of properties, and do not teach or suggest electronically communicating at least some of the financial analysis output of a first computer as input to a second computer, which then generates a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component, and generates a document including the second market-based valuation and a stored text at an output device electrically connected to the second computer, as recited in independent claims 28, 29, 30, and 31.

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15. Claim 94 is allowed.
16. Claims 95 and 125 are allowed.
17. Claims 96 and 126 are allowed.
18. The following is an examiner's statement of reasons for allowance: The most nearly analogous prior art appears to be stripping bonds to create zero coupon bonds and separate streams of coupons, as disclosed, for example, by Roberts et al. However, while Roberts et al. disclose most of the limitations of claims 94, 95, and 96, Roberts et al. and the other prior art of record in separately valuing and selling such financial products disclose only the computer-implemented calculation of market-based valuations of components of properties, and do not teach or suggest electronically communicating at least some of the financial analysis output of a first computer as input to a second computer, which then generates a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component, and generates a second financial analysis output, including the second market-based valuation, at an output device electrically connected to the second computer, as recited in independent claims 94, 95, and 96.
19. Claims 97 and 127 are allowed.
20. Claim 98 is allowed.
21. Claim 128 is allowed.

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22. The following is an examiner's statement of reasons for allowance: The most nearly analogous prior art appears to be stripping bonds to create zero coupon bonds and separate streams of coupons, as disclosed, for example, by Roberts et al. However, while Roberts et al. disclose most of the limitations of claims 97, 98, and 128, Roberts et al. and the other prior art of record in separately valuing and selling such financial products disclose only the computer-implemented calculation of market-based valuations of components of properties, but do not teach or suggest determining a purchase price in consummating a sale and corresponding purchase of the components, as recited in independent claims 97, 98, and 128.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

23. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Lubell discloses the decomposition of assets in a charitable remainder trust, with a charity receiving a remainder interest and the donor retaining the right to receive income from the donated asset for life. Roberts et al. disclose methods and apparatus for restructuring debt obligations.

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24. Any inquiry concerning this communication or earlier communications from the examiner should be addressed to Nicholas D. Rosen, whose telephone number is (703) 305-0753. The examiner can normally be reached on Monday through Friday from 8:30 AM to 5:00 PM.


If attempts to reach the examiner are unsuccessful, the examiner's supervisor, James Trammell, can be reached at (703) 305-9768. The fax number for this Group is (703) 308-1396.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to Nicholas.Rosen@uspto.gov.

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark Office on February 25, 1997 at 1195 OG 89.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist, whose telephone number is (703) 305-3900.


James R. Trammell
Supervisory Patent Examiner
Technology Center 2700


Nicholas D. Rosen

April 20, 2000